

In re:  
Wilton Rodriguez  
Debtor

Case No. 18-10163-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jun 09, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 12

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Wilton Rodriguez, 6721 Large Street, Philadelphia, PA 19149-2123
14076884	+ Deutsche Bank National Trust Company, et al, Franklin Credit Management, PO Box 2301, Jersey City, NJ 07303-2301

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Jun 10 2023 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 10 2023 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 10 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14072455	EDI: PHINAMERI.COM	Jun 10 2023 04:28:00	Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
14071781	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2023 00:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14040449	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 10 2023 00:29:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14222028	EDI: PRA.COM	Jun 10 2023 04:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14060042	+ EDI: JEFFERSONCAP.COM	Jun 10 2023 04:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14312629	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 10 2023 00:29:00	Select Portfolio Servicing, Inc., et al, PO Box 65250, Salt Lake City, UT. 84165-0250
14771308	+ Email/Text: mtgbk@shellpointmtg.com	Jun 10 2023 00:29:00	U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14052981	EDI: WFFC2	Jun 10 2023 04:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Wilton Rodriguez brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
BRIAN E. CAINE	on behalf of Creditor Deutsche Bank National Trust Company Et Al... bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM17 cmemonagle@timoneyknox.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Towd Point Mortgage Trust 2019-2 et al cmemonagle@timoneyknox.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Select Portfolio Servicing Inc., et al cmemonagle@timoneyknox.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor U.S. Bank Trust National Association et al c/o Select Portfolio Servicing Inc. cmemonagle@timoneyknox.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Towd Point Mortgage Trust 2019-2 et al djones@sterneisenberg.com, bkecf@sterneisenberg.com
HEATHER STACEY RILOFF	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), logsecf@logs.com, Michelle@mvrlegal.com
JEROME B. BLANK	on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com, brausch@pincuslaw.com
JEROME B. BLANK	on behalf of Creditor Bank Of America N.A. jblank@pincuslaw.com, brausch@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
ROGER FAY	on behalf of Creditor Nationstar Mortgage LLC rfay@milsteadlaw.com bkecf@milsteadlaw.com
ROGER FAY	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rfay@milsteadlaw.com bkecf@milsteadlaw.com
THOMAS SONG	on behalf of Creditor BANK OF AMERICA N.A. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

Date Rcvd: Jun 09, 2023

WILLIAM EDWARD CRAIG

User: admin

Form ID: 3180W

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Total Noticed: 12

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

TOTAL: 18

**Information to identify the case:**

Debtor 1	Wilton Rodriquez	Social Security number or ITIN xxx-xx-6138
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 18-10163-mdc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilton Rodriquez

6/8/23

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**